

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jay S. WALKER et al.

Serial No.: Not Yet Assigned

Filing Date: October 6, 2000

For: SYST

SYSTEMS AND METHODS WHERIN A SECURITY DEPOSIT FACILITATES A

TRANSACTION IN WHICH A BENEFIT

IS APPLIED IN EXCHANGE FOR PERFORMANCE OF A TASK

Examiner:Not Yet Assigned

Group Art Unit: Not Yet Assigned

Customer No.: 22927



Assistant Commissioner for Patents Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

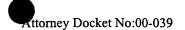


1.[]	Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. []	For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s):
3. []	For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s):
4. [x]	No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
	[x] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
	[] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
	[] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
5.[]	No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of

Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below.

- 6. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 11 below.
- 7. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
 - a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 10 below; and
 - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 11 below.
- 8. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
 - [] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

	[]	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.				
	[]	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 11 below.				
9. []	I her	eby certify:				
	[]	that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.				
	[]	that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.				
10.[]	Pleas	se accept payment of the fees due as indicated below:				
	[]	A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).				
	[]	The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose				



[] A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).
 [] The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.
 11. [x] The Commissioner is hereby authorized to charge any additional fees which may

be required for this Information Disclosure Statement, or credit any overpayment to Deposit

Account No. 50-0271. A copy of this authorization is attached.

Respectfully submitted,

October 6, 2000

Date

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					Docket Number	Serial Number			
					00-039	Not Yet As	signed		
INFORMATION DISCLOSURE CITATION				Applicants Jay S. WALKER et al.					
									Filing Date
									October 5, 2000
				U.S. PAT	ENT DOCUMENTS				
EXAMINER INITIAL	REF		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING I	
	A.	4,7:	50,119	06/07/88	Cohen et al.	364	401		
	B.	4,9	49,256	08/14/90	Humble	364	401		
	C.	5,0	25,372	06/18/91	Burton et al.	364	406		
	D.	5,0	56,019	10/08/91	Schultz et al.	364	405		
	E.	5,2	00,889	04/06/93	Mori	364	401		
	F.	5,202,826 5,426,281 5,537,314 5,729,693		04/13/93	McCarthy	364	405		
	G.			06/20/95 07/16/96	Abecassis	235	379		
	H.				Kanter	364	406		
	I.			03/17/98	Holda-Fleck	395	214		
	J.	5,7	74,868	06/30/98	Cragun et al.	705	10		
				FOREIGN P	PATENT DOCUMENTS				
	REF	F DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Transi	lation	
							Yes	No	
	K.	WC	0 00/11570	03/02/00	PCT				
	L.	WC	92/14213	08/20/92	PCT	_			
						_			
				OTHER DO	CUMENTS (Including author	r, Title, Date, Perti	nent Page	s, Etc.)	
	1	M. Pogoda, Dianne M., "G.E.C.C. offers credit card with discounts, rebates; General Electric Capital Corp., WWD (Women's Wear Daily), September 3, 1992, Vol. 164; No. 46; Pg. 7.							
		N.	Selasky, Susan, "Easy-to-swallow savings; Diner credit cards serve wide menu of discounts", Pittsburgh Post-Gazette, December 5, 1996, Section: Food, Pg. F-2.						

Ú., 🛎

EXAMINER

DATE CONSIDER.

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.